Make your Halloween Hangout a hit!

Kroger — Find scary savings on Halloween party essentials throughout the store!

Latest loss a downer for Colts, Brissett

Sports 1C

THE INDIANAPOLIS STAR

MONDAY, OCTOBER 30, 2017
"Where the Spirit of the Lord is, there is liberty"

IndyStar.

PART OF THE USA TODAY NETWORK
CITY EDITION

Embattled home flipper bankrupt

Chart fails to make good on debts and promises

Tim Evans
Indianapolis Star
USA TODAY NETWORK

Indianapolis home flipper Chart Properties, LLC, filed for bankruptcy, leaving more than 120 people who signed contracts to buy and sell homes across Central Indiana in a legal and financial quagmire that could take months to sort out.

But the monetary losses, which could top $5 million, may ultimately seem small compared to the personal struggles likely to spin out of the bankruptcy.

The initial bankruptcy petition filed Oct. 17 in U.S. District Court for the Southern District of Indiana contains few specifics about Chart's finances, but one thing is clear: The company has no assets to repay clients and a slew of other creditors.

The bankruptcy filing throws the ownership of scores of homes across Central Indiana into question. That's because Chart didn't actually own the homes it sold to new buyers; it only had contracts to purchase those properties.

Now, Chart is basically defaulting on its agreement to buy those houses. The problem is, they've already been resold. New families are living in them.

Legal experts told IndyStar those families who bought homes from Chart could ultimately find themselves out on the street, the cash they put down and their monthly payments to Chart lost.

The bankruptcy also means it's likely the people who sold to Chart will once again be saddled with homes they cannot afford or don't want — homes they thought they had sold as they awaited a payoff from Chart.

Chart clients who spoke to IndyStar said the people behind the company aren't talking. The company's phone number is no longer in service.

Legal experts said Chart — which was the subject of an IndyStar investigation published in June — is

See CHART, Page 12A

GIVING HOPE TO HEARTBROKEN

Susie Mask, a custodian for Ben Davis High School who has been singing all her life, belts out a tune at the MSD of Wayne Township Education Center. She's always wanted to sing in the entrance way. MICHELLE PEMBERTON/INDYSTAR

Singing janitor uses her voice to comfort others

Maureen C. Gilmer
Indianapolis Star
USA TODAY NETWORK

A janitor at Ben Davis High School might become the next YouTube sensation after a video of her singing Gospel hymn "Unseen Hand" was posted recently.

Susie Mask, 59, sang the song as a way to comfort those who have lost their homes and their livelihoods in the deadly hurricanes, fires and flooding that have afflicted various parts of the country.

> **"I have an unseen hand that gives me strength and helps me every day."**
>
> **Susie Mask**
> Ben Davis High School's singing janitor

Mask, who sings in her church's praise band, grew up in a musical family. "I've been singing since I was 10 years old," she told IndyStar. "I can remember at family gatherings we would all sit around the piano, and my dad and my brothers would get their guitars out, and we would just sing for hours."

At 15, she traveled with her sister Becky and another sister duo as part

See JANITOR, Page 13A

Growth slows in 3 largest districts

Hamilton Co. enrollment boom days likely over

Emma Kate Fittes
Indianapolis Star
USA TODAY NETWORK

The three largest school districts in Hamilton County saw only slight changes in enrollment this year, supporting predictions that the years of booming growth for these schools are likely over.

State data shows the number of students at Hamilton Southeastern, Carmel Clay and Noblesville Schools has become more stable over the past five years.

On the state's September count day this year, all three districts reported enrollment increasing by 1 percent or less. The state uses the September report for its school funding formula; each district receives more than $5,000 per student.

Hamilton Southeastern has 234 more students than last year, with 21,347 total. Noblesville grew by 132 students for a total of 10,420. Carmel gained fewer than 100 students, with a total of 16,036.

The most rapid growth in the area is in Westfield, where schools added 325 students, about 4.3 percent of its student body. In the past five years, Westfield's student body has increased by about 15 percent for a total of 7,835.

The boom in school-age children in Westfield is expected to continue. Demographic reports predict the district will have 1,300 more students in the next 10 years. To accommodate cur-

See SCHOOLS, Page 7A

USA TODAY
Trump fumes as reported charges loom; GOP senator urges hearing Mueller out. **1B**

Girls basketball preview
Preps insider Kyle Neddenriep takes a look at prospects for new season, **1C**

Weather
High 49° Low 33°
Cloudy and windy, **16A**

Volume 115 | No. 113
Home delivery pricing inside
Subscribe 888-357-7827
©2017

Daily **$1.50**

williams COMFORT AIR
heating ~ cooling ~ plumbing & more
(317) 957-3560 24–7–365
HVAC Lic. #: H0002400 Plmbg Lic. #: CO50800249
A+
*All coupons must be presented at time of service. Cannot combine with other discounts. Not valid on previous purchases. Existing residential only. See dealer for details on discounts, warranties and guarantees. Homeowner authorization needed. Must be in service area. Expires 12/15/17.

No Breakdown Guarantee
FURNACE TUNE-UP
ONLY $52
No Breakdown Guarantee
(317) 957-3560 New clients only please. No breakdown this season. Must be able to start unit. Normal business hours only. See * C22

Save up to $2,617 on a Carrier Furnace & A/C
up to 12 months 0% financing available
plus for a limited time... Free Duct Cleaning
(317) 957-3560 Valid on Carrier 2 ton 16 SEER A/C or heat pump (up to $1,069) when purchased in combination with a variable speed furnace or air handler. Discount includes up to $1,069 Williams Comfort Air Discount, up to $550 utility rebate and up to 15-year CAIRfree parts & labor warranty valued at $998. Up to $1,069 equipment discount can be applied to other select models. Free duct cleaning with qualifying purchase. Some restrictions apply. Rebates, credits & financing vary by model. Financing with approved credit. Interest accrues at time of purchase unless paid in full during promotional period. For regular term purchases, APR is based on US prime rate and is subject to change. 0% financing options up to 12 months. Monthly payments required. Customer responsible for filing utility rebates if applicable. All credits and rebates follow appropriate guidelines. See *